

EXHIBIT Q

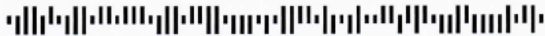


C/O PHH Mortgage Services | 1 Mortgage Way | Mt. Laurel, NJ 08054 | Tel 1-888-820-6474 | Fax 1-856-917-8300

December 24, 2019

Account Number: [REDACTED] 5107

6-814-BCP46-0000037-001-01-000-000-000-SP147



SARAH HOOVER
18205 106TH ST E
BONNEY LAKE WA 98391-8137

Property Address:
18205 106th St E
Bonney Lake WA 98391

Dear Sarah Hoover,

You have been confirmed as a Successor-in-Interest for the above referenced mortgage loan. As a confirmed Successor-in-Interest, unless you assume the mortgage loan obligation under state law, you are not liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt, except that we have a security interest in the property and a right to foreclose, when permitted by law if the terms of the security instrument have not been followed.

As a Successor-in-Interest, you may be entitled to receive certain notices and communications about the mortgage loan, such as periodic statements and mortgage servicing transfer notices, if we are not already providing them to another confirmed Successor-in-Interest, or borrower on the account. In order to receive such notices and communications, you must execute and provide to us the enclosed Acknowledgment Form. Please note that even if we are already communicating with another confirmed Successor-in-Interest, or borrower on the account, it is our policy to communicate with all confirmed Successors-in-Interest, and therefore, if you return the executed Acknowledgment Form, you will also begin receiving such notices and communications. The executed Acknowledgment Form can be mailed to us at the following address:

PHH Mortgage Services
1 Mortgage Way
Mail Stop SV-13
Mount Laurel, NJ 08054

There is no time limit to return the Acknowledgment Form but we will not begin sending such notices and communications to you until the Acknowledgment Form is returned. Whether or not you execute and return the Acknowledgment Form, you are still entitled to submit Notices of Error under §1024.35, Requests for Information under §1024.36, and requests for a payoff statement under §1026.36. The following is a brief explanation of those rights and how to exercise them, including appropriate address information:

www.MortgageQuestions.com

SP147

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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Notices of Error and Requests for Information: You may assert an error related to the servicing of the mortgage loan, including Qualified Written Requests, as well as submit Requests for Information, for our review and response. You must use the address below and include your name, the mortgage loan account number, property address, and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
Post Office Box 66002
Lawrenceville, NJ 8642

Requests for a Payoff Statement: You may submit a request for a payoff statement and we will provide the total outstanding balance to pay the obligation in full as of a specified date. We will respond to your request in no more than 7 business days, unless a shorter timeframe is required by applicable law, or an expedited payoff is requested. You may e-mail us at statements@mortgagequestions.com to request a written payoff statement or fax your request to 856-917-8283. For expedited payoffs, a fee of up to \$20.00 may be assessed, subject to applicable law.

Here is some other information about the mortgage loan that may be helpful to you:

Periodic Statements and Payments: The monthly mortgage statement contains detailed information about the mortgage loan including the principal and escrow balances, current interest rate, and due date of the loan, as well as the monthly payment amount.

Loss Mitigation Options: We encourage you to contact us at the number above to learn more about options which may be available to you. Additionally, if at the time you were identified as a Successor-in-Interest the mortgage loan was delinquent, referred to foreclosure or there was a loss mitigation application pending, one of our Case Managers will be contacting you shortly to discuss options.

Assumption Process: As indicated above, as a Successor-in-Interest, although you have acquired an interest in the property that is subject to the mortgage loan, you are not personally liable for the associated debt. Some of the loss mitigation options available to you may require that you assume the mortgage loan if you are approved. Additionally, there may be other reasons you would want to assume the mortgage loan, such as to receive an IRS form 1098 Mortgage Interest Statement, or to have the mortgage listed as a trade line on your credit report. If you would like more information about the assumption process, you may contact us at 1-888-820-6474, extension 16660. Please understand that there may be costs involved with assuming the mortgage loan, and loss mitigation options are not guaranteed just because you assume the loan if you otherwise do not qualify. We encourage you to seek the advice of counsel regarding any questions you may have about what you should do based on your individual circumstances.

We hope this information was helpful. If you require additional assistance please contact our Customer Care Center at 1-888-820-6474 Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,
Special Loans Department

Loan Number: [REDACTED] 5107

**CONFIRMED SUCCESSOR-IN-INTEREST ACKNOWLEDGMENT FORM**

As a confirmed successor-in-interest for the above referenced mortgage loan you are entitled to receive certain notices and communications about the mortgage loan, such as periodic statements and mortgage servicing transfer notices; if we are not already providing them to another confirmed successor-in-interest, or borrower on the account*. Please note that there is no time limit to return this acknowledgment form but that we will not begin sending such notices and communications to you until the acknowledgment is returned.

Acknowledgment: As the confirmed successor-in-interest for the above referenced mortgage loan

- a. I request receipt of certain notices and communications about the mortgage loan if the servicer is not providing them to another confirmed successor-in-interest, or borrower on the account; and
- b. I understand that such notices do not make me liable for the mortgage debt and that I am only liable for the mortgage debt if I assume the mortgage loan obligation under state law.

Printed Name: _____

Signature: _____

Mailing Address: _____

Date: _____

Social Security Number**: _____

Please return the executed acknowledgment form to the following address:

PHH Mortgage Services
1 Mortgage Way
Mail Stop SV-13
Mount Laurel, NJ 08054

*Please note our communication policy on the enclosed cover letter

**This information is requested for tracking purposes only in the event you file for bankruptcy.

We encourage you to seek the advice of counsel regarding any questions you may have about what you should do based on your individual circumstances.

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.